



# Whole-person care leads to **health and hope**

2019 Annual Report



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*We help people get care, stay well  
and build healthy communities.  
We have a special concern for  
those who are poor.*





# A message from Blue Cross Blue Shield of Michigan President and CEO Daniel J. Loepp



As health care and issues of health and social equity move to the forefront of our national consciousness, our mission to provide quality, affordable care to everyone is more important than ever. Our work to ensure vulnerable populations have access to quality care and the resources needed to lead healthy and vibrant lives is critical. Blue Cross Complete of Michigan, through their managed care services and resources, responds to this critical need every day through time-tested and innovative methods of reaching their members.

I was pleased to feature the story of Blue Cross Complete member Artego Wade in my CEO Summit held for our employees. During the summit, we highlighted enterprise-wide success stories. We shared Artego's story as an example of an "everyday innovation" that lead to health and hope. You can read more about the care team that supported Artego in the pages that follow.

Blue Cross Blue Shield of Michigan continues to invest in the communities we serve across the state to provide opportunity, community revitalization and a path forward for individuals and families. For example, through our Faith in Wellness Blues Community Challenge, a 12-week fitness and health campaign with the faith-based community, we worked to address some of the social conditions that impact health. Through that program in West Michigan alone, we partnered with more than 40 churches, representing over 20,000 congregants. Another example is our expanded efforts in 2019 to connect with residents living in Detroit's East Warren/ Cadieux Corridor neighborhood through a \$5 million commitment as part of Mayor Mike Duggan's Strategic Neighborhood and Affordable Housing Leverage fund.

The neighborhood initiative is one of many ongoing efforts to tackle social and environmental factors impacting public health. We seek to bolster the well-being of all communities and pursue projects that support high-quality, affordable health care for every resident in every neighborhood we serve.

Together with our Diversity and Inclusion and Social Mission offices, Blue Cross Complete's work underscores our commitment to addressing health inequities and barriers that prevent people from attaining health and hope for the future. We're committed to providing quality, affordable health care to everyone. The work of Blue Cross Complete to serve and support the Medicaid population in Michigan is critical and I commend their hard work and dedication to reach our most vulnerable.

# A message from Blue Cross Complete of Michigan Market President Paul Loffreda



2019 was a year of internal growth and change aimed at enhancing the ways we serve our members. In September, Blue Cross Complete established new headquarters at the Southfield Town Center in Southfield, Michigan. This new office was designed with collaboration in mind, encouraging cross-departmental communication to provide whole-person care from all angles. It gave us the space to add 37 new employees to our team.

We also improved our quality scores, which are reflected in our above average rating in the *2020 MDHHS Quality Checkup Report*, an annual report card that rates the Medicaid health plans. Blue Cross Complete received 18 out of 20 apples available across five categories (see page 25). The report is prepared using customer survey feedback and health plan quality performance results. I'm proud of our employees, providers and community organizations that have realized these outstanding achievements with innovation and collaboration.

Each of our members can feel confident that we're working tirelessly to lower the barriers between them and good health. But we don't ask them to just take our word for it – our employees are in the community every day, checking on our members, asking what they need and connecting them with life-sustaining resources.

It's an honor to fill the market president role at Blue Cross Complete. My predecessor, Heidi Chan, accepted a market president role with AmeriHealth Caritas North Carolina, a new Medicaid health plan within one of our parent companies, AmeriHealth Caritas. I'm grateful for Heidi's leadership, having worked alongside her since the very beginning of Blue Cross Complete.

I'm excited to lead our team as we expand the standard of what a Medicaid health plan can provide for members, providers and the community. We'll continue to address healthcare holistically, with coordinated, dignified care for each member. And, our time and efforts will remain dedicated to the communities we serve as we nurture the health and hope of each person who has placed their confidence in us.







# Whole-person care leads to **health and hope**

Throughout 2019, Blue Cross Complete made clear our commitment to whole-person care by addressing the components of well-being that promote health and hope for our members. We approach each member's situation from a wide angle involving more than just medical concerns. We see each person in our care as an individual with different health needs and barriers. Then, we apply our circle of care model and robust network of partner organizations to help guide them onto a path of empowerment. Here, our members can navigate the health care system, advocate with our assistance and feel encouraged and supported. Using our knowledge and resources, we can help them receive the care and services they need and deserve.

No person's experience with Blue Cross Complete is the same as another. Some members need to be connected with community resources; some need one-on-one guidance to access the health care system. Others need little more than to know they can count on a dependable health plan. We work to instill a sense of hope in each member, reassuring him or her that stability, independence, and good health are within reach, and we're available to assist.



Part of our commitment involves having the physical space to grow our teams to better serve our members and providers. With this in mind, we moved into new office space within the Southfield Town Center in September. Our new environment was designed to foster collaboration and communication, working together across departments to provide the highest quality care. We added 37 employees to our team in 2019 and transitioned 30 more to new roles. As we continue to grow as a health plan, we're maximizing our ability to deliver coordinated care at every opportunity.






# Blue Cross Complete by the numbers

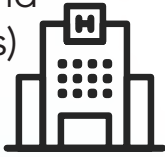
**209,910**  
members served



**30,000**  
contracted providers

  
**75,735**  
members reached through texting programs

**79** hospitals  
(acute care and critical access)  
within our service area

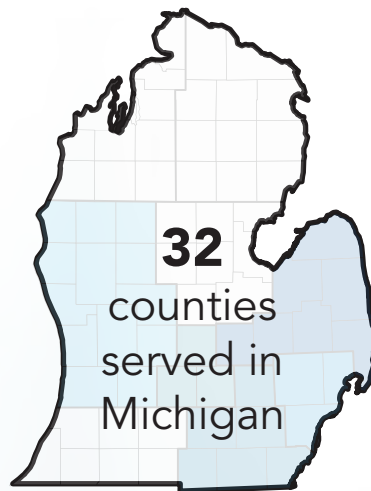


**Above Average**  
rating in the  
*MDHHS 2020*  
*Quality Checkup*  
*Report*

**9,200**  
referrals to the  
Maternal Infant  
Health Program



**96%**  
rating in compliance oversight, achieved in regulatory reviews from the Michigan Department of Health and Human Services, earning the maximum 10 points



**1,336**  
new members enrolled in Children's Special Health Care Services, a MDHHS program for children and some adults with special health care needs

**703**

Blue Cross Complete-sponsored community events







**46,420**  
phone calls to  
members

**2,588**  
health care and  
dental appointments  
scheduled for members

More than  
**1,354**  
volunteer  
hours



**Thousands**  
Primary Care Providers

**8,377**  
member homes visited

**197** employees

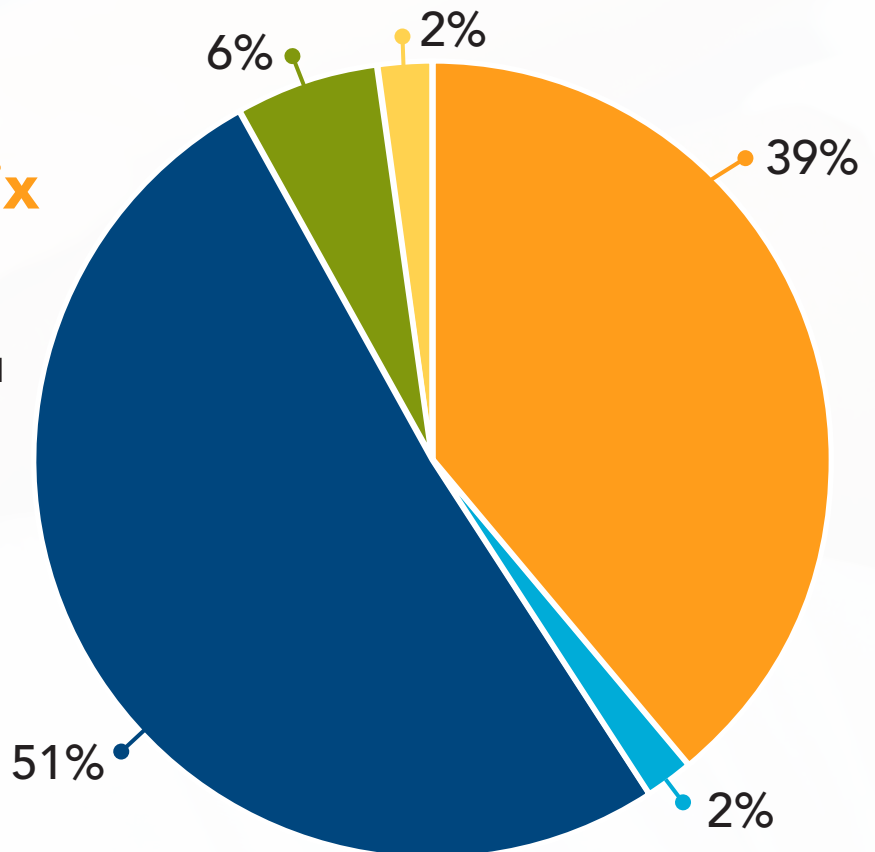


More than **78%**  
employee participation in  
Care Crew, an employee  
volunteer program



## Blue Cross Complete 2019 Membership Mix

- Aged Blind and Disabled
- Individuals eligible for both Medicare and Medicaid
- Healthy Michigan Plan
- Children's Special Health Care Services
- Expectant moms, infants and children





# Connecting through **everyday innovations**

With our members in mind, we introduced new ways of accessing health care that fit into their everyday lives. This includes our *Passport to Health*, *Preventive Services Checklist*, and texting campaigns.



The *Passport to Health* is a packet of resources that includes a *Personal Health Diary* and hospital guides for *Before and During Your Stay* and *After Your Stay*. This packet is designed to give our members a sense of independence and ownership over their health, serving as a helpful companion to navigate the ins and outs of health care.

Our *Preventive Services Checklist* is used by our care teams in the community to let members know which screenings they need. Like the *Passport to Health*, this document is used to minimize the confusion that can sometimes keep members from getting the care they need.

Our website analytics show that most of our members visit our website from their phones. We're committed to providing them with relevant health information by meeting them in the digital sphere.

Our two-way texting program is an enhanced form of communication that allows increased access to our members. Our care managers began offering texting as a way to further increase member satisfaction and encourage two-way interaction. This has enabled our care managers to successfully improve outreach efforts and enhance care coordination activity.

With targeted texting campaigns, members can choose to receive messages on topics such as important health screenings and pregnancy advice delivered right to their phone. In 2019, we were able to reach 75,735 members through our collective texting programs.







# Empowering our members

Blue Cross Complete member Artego Wade needed extra assistance due to his frequent hospital visits and challenging chronic conditions. As with many of our members, there wasn't one simple solution to keep Artego healthy and out of the emergency room. Artego wanted to be healthy, but it was difficult for him to figure out how.

In stepped the Blue Cross Complete community care management team that included community care manager Jill Zikewich, social worker Sara Castle and community health navigator Tyrone King. This cross-functional team helped Artego schedule appointments and transportation, manage his diet and gain confidence to advocate for himself.

Jill accompanied Artego to several primary care and specialist appointments until he was comfortable and gained the confidence to navigate his health independently.

Tyrone helped Artego set up transportation using Blue Cross Complete's no cost ride service. Artego was quick to take over that portion of his care. Sara helped him apply for disability benefits and even accompanied him to his court hearing.

"I got tired of feeling sick, because I hadn't always been sick. I started understanding what the doctors were saying," said Artego. "I stopped lying in bed. I started walking. I got motivated. I want to be around for my kids."

The mission of the circle of care model is to empower members by giving them tools to navigate the health care system independently. The goal is to give them control over their own health and well-being.

"Artego was at a place where he wanted help. He made a decision to work with us and he used what we taught him," said Jill. "He developed excellent self-management of his health and that independence continues to grow. I'm very proud of him."

*When Jill asked questions at the doctor's office, I learned it was okay and not disrespectful. I had confidence in her, and she walked me through everything. She built confidence in me.*

**- Artego Wade**





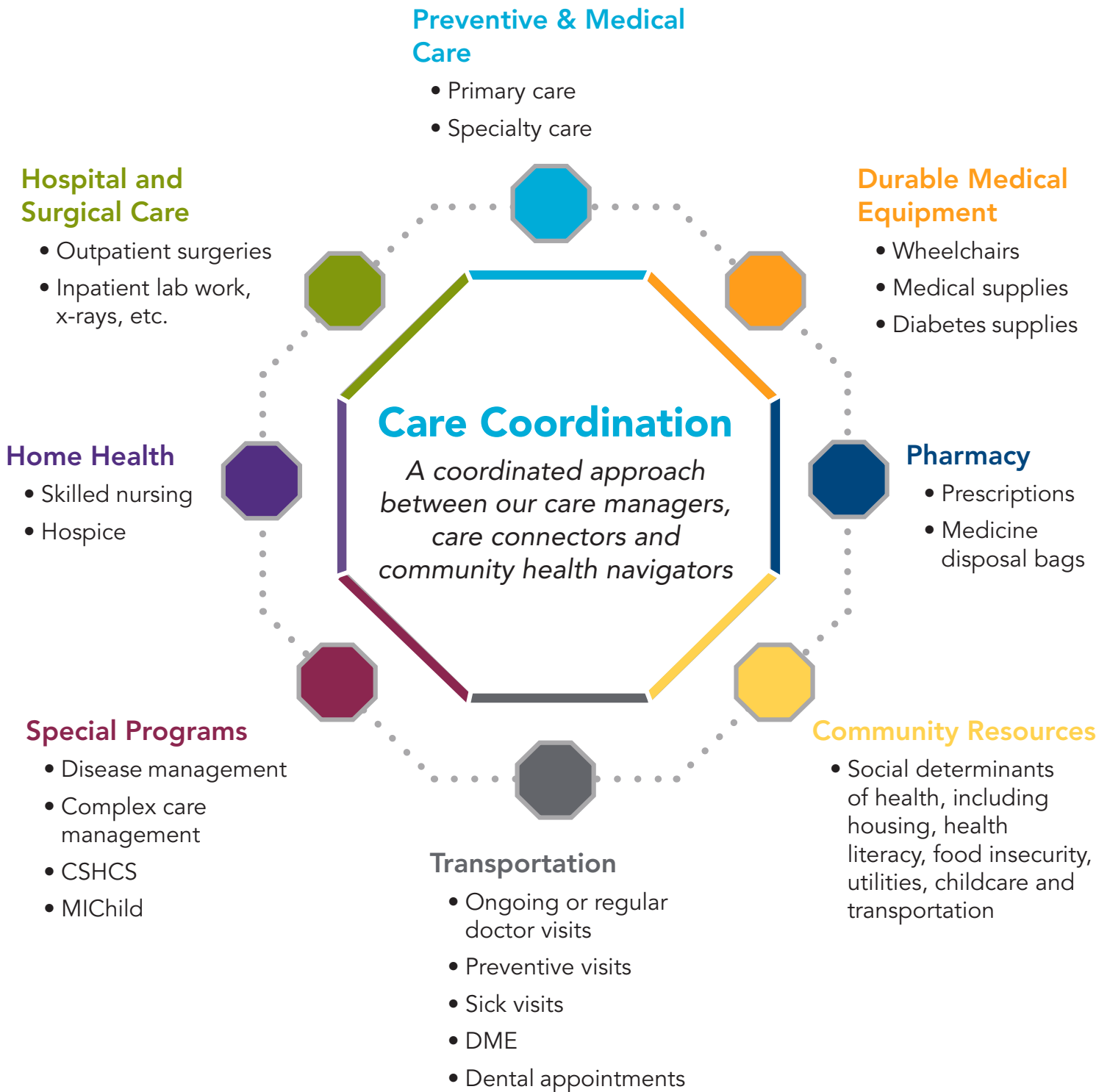


## Focusing on a **coordinated approach**

Coordination of care allows us to involve a full team of professionals to assist our members. Our care coordination program connects services for new and existing members with short-term or emerging needs. Care managers, care connectors and community health navigators support members in a variety of ways. From addressing pharmacy questions to securing durable medical equipment to discharge planning or finding a dentist, specialist or community resource, our care connectors are engaging with members. Care managers also perform assessments and address needs through an individualized action plan.



Our care managers, care connectors and community health navigators aim to instill a sense of hope and knowledge in members that they have control over their health and well-being.





# Addressing social and **economic barriers**

One way we determine the amount of hands-on coaching a member needs is through our social determinants of health assessment. This helps us understand the social and economic barriers that might be standing between a member and their health – such as housing, health literacy, food insecurity, utilities, childcare or transportation.



*We want our members to be healthy in all aspects of their lives, so we've made it a priority to help lower the barriers that keep them from the care they need.*

**- Dr. Donald Beam,  
Chief Medical Officer**

When someone is struggling with these factors, seeing a doctor may not be their first priority. And yet these other needs can have an enormous impact on a person's health. The Centers for Disease Control and Prevention says that 60% of premature deaths are associated with social, environmental, and behavioral circumstances, compared to 10% as a result of inadequate clinical care and 20% to 30% from genetics.

Our community health navigators are the direct link between our members and our invaluable community partners. These relationships help us reach beyond the health care sphere to connect our members with nutritious food, help with utilities, stable housing and more. Community health workers screen our members for social determinants of health at each interaction. By building relationships with our members, they often open up about what they need, knowing we ask from a place of concern and not of judgment. It's as simple as "What do you need? Let us help."





# Delivering high-quality, patient-centered care

In our 2019 provider satisfaction survey, coordination of care was identified as a strength of Blue Cross Complete. Nearly nine in ten providers recommend Blue Cross Complete to patients and other provider practices.

Providers and office managers are an integral part of our circle of care. Every day they're interacting with our members, making direct, meaningful connections. We want to help ensure they have the tools and resources they need to be stewards of care.



*We work together with our providers to integrate services for our respective patients and members where collaboration and coordination leads to the delivery of high-quality, patient-centered care.*

**- Brenda Lever, Provider Network Management Director**

Helping our members receive the best possible care means having a strong provider network that understands the importance of how value-based care fosters better patient outcomes. According to our 2019 provider satisfaction survey, more than four in five providers believe that our provider network has an adequate number of specialists, something we improved significantly from 2018.

Blue Cross Complete works closely with our provider network to deliver value-based healthcare. Value-based care aims to provide better care for individual members, improve population health management strategies and reduce health care costs. We emphasize the importance of keeping our members healthy while rewarding our network providers for coordinating care and providing appropriate and necessary care.





## Offering a **helping hand**

Our Community Outreach team is often, quite literally, out – in our service area, knocking on doors, making personal connections with members and strengthening relationships with our community partners. They represent Blue Cross Complete’s helping hand wherever they go. Here are just a few examples of their work to support Blue Cross Complete members:



## Detroit neighborhood

Blue Cross Complete joined Blue Cross Blue Shield of Michigan for a cleanup project at Balduck Park in Detroit's Cornerstone Village neighborhood. This event helped kick off an ongoing, multifaceted effort to help revitalize the area, bringing well-deserved attention to neighborhoods outside of downtown Detroit. We have many members who reside in the neighborhood around Balduck Park and the two-day project was a great way to show them that we're invested, physically and financially, in their wellness.

"It was a pleasure to be part of this event and to involve our employees in the morning cleanup activities," said Julie Aronica, Blue Cross Complete strategic initiatives director. "Many of the residents in these neighborhoods are our members and our presence lets them know we are a strong partner and are eager to support innovative programs with funding and volunteerism."





## Tiny pantries with Cardboard Prophets

Blue Cross Complete partnered with Cardboard Prophets and Home Depot to create six tiny pantries throughout our service area. These small wooden cabinets are stocked with food and hygiene items and operate on a “take what you need, leave what you can” philosophy.

“The Tiny Pantry has been well received! It had business the first day...Thank you so much for the wonderful addition to our community,” said Stacy Wyman, school counselor at Schall Elementary.



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## Food Gatherers

Food Gatherers shares our belief that food and equity are basic human rights and we’ve been honored to partner with them since 2017. This year, we were happy to lend a hand with both the Rockin’ for the Hungry food drive and the Summer Food Service program that delivers lunch and snacks to children in high-need neighborhoods during the summer.

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## Winning Futures partnership

Three of our employees were paired with high school students as part of this award-winning youth mentorship program in Metro Detroit. They met for weekly one-on-one sessions during the school year where associates answered questions, provided guidance, and hopefully sparked enthusiasm for a future career interest.

## Hygiene closets in Wayne-Westland Community Schools

Blue Cross Complete sponsored three hygiene closets in the Wayne-Westland Community Schools district. All were restocked weekly with items that are often hard to find or access, including toiletries, socks and underwear, hats and gloves, and gas and food gift cards.

“Blue Cross Complete’s sponsorship helps us meet the basic needs of our most vulnerable students, allowing them to reach their full potential in the classroom without having to worry about their basic hygiene needs,” said Maria Mitter, supervisor of Family and Community Engagement at Wayne-Westland Community Schools.







# Volunteering within our communities

Our mission states that we have a special concern for those who are poor. Blue Cross Complete has taken that to heart, creating a culture of volunteerism and compassion for those who need assistance to fulfill their basic needs. Our employees' commitment to their communities goes beyond job descriptions. In 2019, employees in our Care Crew program spent 1,354 hours volunteering at more than 40 events across our service area.

## Annual baby shower

Blue Cross Complete joined in an annual baby shower to connect Detroit moms and moms-to-be with pregnancy and motherhood tips, safety demonstrations and community resources. This year's event included more than 300 participants and 44 Blue Cross Complete volunteers.

"Being a mom myself, I know how difficult and how expensive it is to buy all the baby supplies needed," said Compliance Manager Ramia Kaji, who volunteers at the shower every year. "It also gives me the opportunity to share my pregnancy experience with the other moms."

## Adopt-a-Family annual gift and donation drive

More than 100 employees participated in our annual Adopt-a-Family gift and donation drive for 26 recipients. We worked with several charitable organizations to make sure six families throughout our service area could have fewer worries this holiday season.

“After delivering the gifts to one of the families, the mother said that if not for Blue Cross Complete, she and her baby wouldn’t have had the opportunity to celebrate Christmas,” said Community Health Navigator Eddie Stephens. “She said we made their first Christmas together the most special it could have been.”

## United Way employee giving campaign

Employee participation in this year’s AmeriHealth Caritas enterprise-wide United Way campaign was as enthusiastic as ever. Our employee participation of 67.2% surpassed the corporate goal of 50%, and Blue Cross Complete achieved the highest participation rate within the family of health plans. Many employees chose to direct their donations to specific organizations where they’ve volunteered through our Care Crew program.

## Life Remodeled

For the fourth year in a row, Blue Cross Complete employees joined Life Remodeled in their mission to clean up the area surrounding the Durfee Innovation Center in Detroit. Thirty-four Care Crew volunteers helped mow lawns, trim hedges, clean front porches and pick up trash. Many of our members live in the area and it gives us an opportunity to show them that we care about their quality of life.







# Earning a quality distinction

We're proud to have once again earned a Commendable rating from the National Committee for Quality Assurance. NCQA Health Plan Accreditation evaluates the quality of health care that health plans provide to their members. Each year, we invite a randomly selected group of members to complete the Consumer Assessment of Healthcare Providers and Systems survey. Members are able to provide feedback about their health plan and the care they received in the past year. Our members are at the heart of our work, and we take their ratings seriously, sharing the results with members afterward.







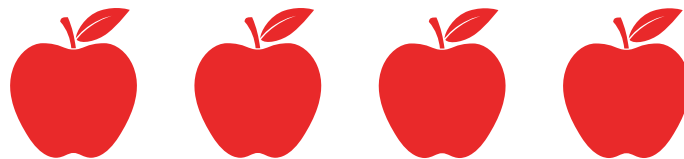
*Earning Multicultural Health Care Distinction shows that an organization is making a breakthrough in providing excellent health care to diverse populations. I congratulate any organization that achieves this level of distinction. Eliminating racial and ethnic disparities in health care is essential to improving the quality of care overall.*

**- Margaret E. O’Kane, NCQA President**

We also maintain our NCQA Multicultural Health Care Distinction award. Multicultural Health Care recognizes organizations that lead the market in providing culturally and linguistically sensitive services and work to reduce health care disparities. We continue to demonstrate our concern for health equity by instituting cultural sensitivity training for employees and offering translation and interpreter services for our members.

Blue Cross Complete is committed to quality care for all members, regardless of racial, ethnic, or linguistic background. This is a practice as much as it’s a policy. We believe that good health is key to a high quality of life for all Michiganders, and we believe all our members deserve fair and equal access to quality medical care.

We earned an above average rating in the *MDHHS 2020 Quality Checkup*. This report scores Michigan Medicaid health plans in five areas, including: doctors communication and service, getting care, keeping kids healthy, living with illness and taking care of women. Blue Cross Complete was rated above average overall, receiving three to four apples out of four available in each category.





# Member Advisory Council

Our Member Advisory Council is an essential part of our health plan. Having more people at the table offers additional feedback about services, programs, and outreach materials. The Member Advisory Council includes active members and community representatives from local social service agencies. The council is responsible for member advocacy, sharing input and member feedback, supporting cultural and diverse health education and participating in outreach activities.



## Members

- Kevin Barowicz
- Gary Beal
- Michelle Brown
- Bill Julian
- Alfreda Pope
- Kimberley Redd-Phillips
- Terrell Williams
- Aiyana Hampton
- Michael Brown
- Robena Hill

## Community advocates/leaders:

- Tiah McKinney  
*McKinney Foundation*
- Jeffrey Kapuscinski  
*Common Ground*
- Nicholas Waller  
*Fresh Corner Café*
- Joan Brophy  
*Wayne Metro Community Action Agency*
- Denise Diller  
*Crossover Downtown Outreach Ministry*
- Markell Miller  
*Food Gatherers*



## Find us on social media



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## About Blue Cross Complete

Blue Cross Complete of Michigan, a joint venture of Blue Cross Blue Shield of Michigan and AmeriHealth Caritas, is contracted by the state of Michigan to provide medical services to eligible Medicaid and Healthy Michigan Plan beneficiaries in 32 counties. Blue Cross Complete of Michigan is headquartered in Southfield, MI., and is an independent licensee of the Blue Cross and Blue Shield Association. For more information, visit [miblucrosscomplete.com](http://miblucrosscomplete.com).

## About Blue Cross Blue Shield of Michigan

Blue Cross Blue Shield of Michigan, a nonprofit mutual insurance company, is an independent licensee of the Blue Cross and Blue Shield Association. Blue Cross Blue Shield of Michigan provides and administers health benefits to 4.5 million members residing in Michigan and employees of Michigan-headquartered companies who reside outside the state. For more company information, visit [bcbsm.com](http://bcbsm.com) and [mibluesperspectives.com](http://mibluesperspectives.com).



## Board of Managers

**Kimberly Redd-Phillips**  
*Member Representative*

**Mark R. Bartlett**  
*Executive Vice President,  
Chief Financial Officer  
Blue Cross Blue Shield of Michigan*

**Eileen M. Coggins, Esq.**  
*Executive Vice President for Legal Affairs  
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AmeriHealth Caritas*

**Rebecca Engelman**  
*President, Region 1  
AmeriHealth Caritas*

**Lynda M. Rossi**  
*Executive Vice President of Strategy,  
Government and Public Affairs  
Blue Cross Blue Shield of Michigan*

## About AmeriHealth Caritas

AmeriHealth Caritas is part of the Independence Health Group in partnership with Blue Cross Blue Shield of Michigan. AmeriHealth Caritas is one of the nation's leaders in health care solutions for those most in need. Operating in 13 states and the District of Columbia, AmeriHealth Caritas serves more than 4 million Medicaid, Medicare and Children's Health Insurance Program members through its integrated managed care products, pharmaceutical benefit management and specialty pharmacy services, and behavioral health services. Headquartered in Philadelphia, AmeriHealth Caritas is a mission-driven organization with more than 35 years of experiences serving low-income and chronically ill populations. For more information, visit [amerihealthcaritas.com](http://amerihealthcaritas.com).





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